I CLAIM AS MY INVENTION:

1.   An information providing system for enabling the viewing of contents of a data holding device capable of holding data including personal information for recognizing at least users, using a communication terminal device, the system

5   comprising:

a first information processing unit for monitoring and holding contents information of the data in the data holding device, and providing the contents information held therein upon receiving a contents information readout request; and

a second information processing unit for receiving contents information

10   access requests sent from the communication terminal device via a communication network and outputting the contents information readout request to the first information processing unit so as to request supply of contents information of the data holding device, and transmitting the supplied contents information to the communication terminal device;

15   wherein the communication terminal device includes a display unit, a communication unit, and a transmitter for transmitting the contents information access requests from the communication unit to the second information processing unit, and receiving the contents information of the data holding device transmitted from the second information processing unit, such that received contents information

20   is displayed on the display unit.

2.   An information providing system as claimed in Claim 1, wherein the communication terminal device transmits terminal identification information in addition to the contents information access requests, and wherein the second

information processing unit collates received terminal identification information and pre-registered terminal identification information, and outputs the contents information readout request to the first information processing unit in the event that the received terminal identification information and pre-registered terminal

5   identification information match.

3.   An information providing system as claimed in Claim 1, further comprising:

        a dedicated terminal device for performing exchange of data between the first

10   information processing unit and the data holding device, wherein the first information processing unit performs predetermined processing based on the data holding device data, and updates the data held therein.

4.   An information providing system as claimed in Claim 1, wherein the

15   data holding device is an IC card.

5.   An information providing system as claimed in Claim 1, wherein the communication terminal device is a cellular telephone, and wherein the cellular telephone and the second information processing unit are connected via a cellular

20   telephone communication network.

6.   An information providing system as claimed in Claim 1, wherein the communication terminal device is a personal computer communication terminal

device, and wherein the personal computer communication terminal device and the second information processing unit are connected via the Internet.

7. An information providing method comprising the steps of:

monitoring and holding of contents information of data of multiple data holding devices capable of holding data including personal information for recognizing at least users; and

obtaining, upon receiving a contents information access request, the contents information held in corresponding data holding devices from the multiple data holding devices, and supplying the obtained contents information to the requesting party.

8. An information providing method as claimed in Claim 7, wherein the contents information access request is transmitted by a request signal being received by an information access request processing unit from the communication terminal device via the communication network thereof, and then subjected to predetermined processing.

9. An information providing method as claimed in Claim 8, wherein identification information of the communication terminal device is transmitted to the access processing unit along with the contents information access request, where collation is performed, and in the event that positive results are obtained from the collation, the contents information access request is transmitted.

10.   An information providing method as claimed in Claim 7, wherein the supplied contents information is displayed on a predetermined terminal device.

11.   An information providing method as claimed in Claim 7, further comprising the steps of:

performing settlement processing regarding settlement performed by the data holding device; and

updating the contents information of data of the data holding device generated by the settlement processing, and transmitting to the data holding device.

12.   An information providing method as claimed in Claim 11, wherein the updated information is displayed on the communication terminal device.

13.   An information providing method comprising the steps of:

receiving from a communication terminal device contents information access requests for data of a data holding device holding data including personal information for recognizing at least users;

performing verification of the communication terminal device, and upon receiving positive results, transmitting a contents information readout request for obtaining contents information of a corresponding data holding device to an information processing unit monitoring and holding contents information of the data of the data holding device:

obtaining necessary contents information by the contents readout request; and

transmitting obtained contents information of the data holding device to the communication terminal device.

14. An information providing system for performing predetermined processing using a data holding device capable of holding data including personal information for recognizing at least users, and a communication terminal device, the system comprising:

a first information processing unit which, upon receiving transaction start information via a communication network, outputs a verification response confirmation request, performs predetermined processing based on the data of the data holding device upon receiving a response signal sent from the communication terminal device, and holds at least processing data; and

a second information processing unit which, upon receiving the verification response request, confirms the communication terminal device corresponding to the identification information of the data holding device registered beforehand, calls up the communication terminal device via the communication network, and upon receiving a response signal from the communication terminal device supplies the response signal to the first information processing unit.

15. An information providing system as claimed in Claim 14, wherein the first information processing unit receives identification information of the data holding device in addition to transaction start information, performs collation of the identification information, and in the event that positive results are obtained from the

collation, outputs a certification response confirmation request to the second information processing unit.

16.   An information providing system as claimed in Claim 14, wherein the communication terminal device transmits terminal identification information in addition to the response signal, and wherein the second information processing unit performs collation between the received terminal identification information and pre-registered terminal identification information, and outputs the received response signal to the first information processing unit in the event that the received terminal identification information and pre-registered terminal identification information match.

17.   An information providing system as claimed in Claim 14, wherein the second information processing unit controls output of response signals to the first information processing unit based on position information of the communication terminal device.

18.   An information providing system as claimed in Claim 14, wherein the first information processing unit monitors and holds contents information of data of the data holding device, and upon receiving a contents information readout request provides the contents information held in the corresponding data holding device to the requesting party;

and wherein, upon receiving a contents information access request, the second information processing unit outputs a contents information readout request to

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the first information processing unit and requests the contents information of the data holding device, and transmits supplied contents information to the communication network;

and wherein the communication terminal device further includes at least a

5   display unit, with the contents information access request being transmitted by the communication unit thereof to the second information processing unit via the communication network, the contents information being displayed on the display unit upon the contents information of the data holding device transmitted from the first information processing unit having being received via the communication network.

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19.   An information providing system comprising:

a first data holding device capable of holding data containing personal information identifying at least users;

a second data holding device capable of holding data containing information

15   identifying providers which provide at least products or services;

a communication terminal device capable of performing data exchange between the first and second data holding devices and capable of communicating via a communication network; and

an information processing unit which performs predetermined collation upon

20   reception of data of the second data holding device transmitted from the communication terminal device, and upon obtaining positive collation results transmits a transaction processing continuation signal to the communication terminal device via the communication network, and then upon receiving the data of the first

data holding device performs predetermined processing based on the received data, and holds at least processing data.

20. An information providing method using a first data holding device capable of holding data containing personal information identifying at least users and a second data holding device capable of holding data containing information identifying providers which provide at least products or services, the method comprising the following steps of:

transmitting data of the second data holding device from the communication terminal device;

receiving data of the second data holding device and performing predetermined collation thereof, and upon obtaining positive collation results, transmitting a transaction processing continuation signal to the communication terminal device;

transmitting data of the first data holding device; and

performing, upon receiving said transmitted data of said first data holding device, predetermined processing based on the data, and holding at least processing data.

21. An information providing method as claimed in Claim 20, wherein, in the data transmitting step of the first data holding device, identification information of the first data holding device is transmitted in addition to the data, and in the processing data holding step, collation of the identification information is performed,

and in the event that positive collation results are obtained, predetermined processing is performed based on the data of the first data holding device.

22.   An information providing method as claimed in Claim 20, wherein, in the transmitting step for the transaction processing continuing signal, location information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a location matching pre-registered position information, a transaction processing continuing signal is transmitted.

23.   An information providing method as claimed in Claim 21, wherein, in the transmitting step for the transaction processing continuing signal, location information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a location matching pre-registered position information, a transaction processing continuing signal is transmitted.

24.   An information providing method as claimed in Claim 21, wherein the first and second data holding devices are each IC cards.

25.   A program for a computer, wherein the computer executes the steps of:

receiving data of a shop data holding device capable of holding data containing information identifying at least providers which provide products or services, transmitted from a communication terminal device;

receiving data of the shop data holding device and performing predetermined collation thereof, and upon obtaining positive collation results transmitting a transaction processing continuation signal to the communication terminal device;

receiving data of a user data holding device capable of holding data containing personal information identifying at least users, transmitted from the communication terminal device; and

upon receiving the data of the user data holding device, performing predetermined processing based on the data, and holding at least processing data.

26. A program as claimed in Claim 25, wherein, in the data reception, identification information of the user data holding device is received in addition to the data of the user data holding device;

and wherein, in the processing data holding, upon performing collation of the identification information and obtaining positive collation results, predetermined processing is performed based on the data of the user data holding device.

27. A program as claimed in Claim 25, wherein, in the transaction processing continuing signal transmission, position information of the communication terminal device is confirmed, and in the event that judgment is made that the communication terminal device is at a pre-registered position, the transaction processing continuing signal is transmitted.

28.   A program as claimed in Claim 24, wherein the communication terminal device is a cellular phone.